

## 5.5 Liquidity Schedule

The Liquidity Schedule only applies to *Title II Non-Supervised lenders and Title II Loan Correspondents*. If a Non-Supervised lender or Loan Correspondent has both Title I and Title II programs, the Title II program will be evaluated against the Liquidity program requirement, but the Title I program will not.

If the Non-Supervised lender or Loan Correspondent is *only* a Title I status, the Liquidity tab will not be displayed.

The Liquidity Schedule is read-only and does not require data entry.

**Description:** The Liquidity page reflects a lender's compliance with the HUD-FHA Liquidity Requirement for all Title II Non-Supervised lenders or Title II Loan Correspondents. See below.

Balance Sheet	Ops & Equity	Cash Flows	Net Worth	Liquidity
Line Item #	Account Description	Amount		
111	Cash and Cash Equivalents	\$ 0		
132	Securities Available for Sale	\$ 0		
133	Trading Account Securities	\$ 0		
1410	Total Liquid Assets	\$ 0		
1270	Adjusted Net Worth	\$ 0		
1420	Liquidity Required	\$ 0		
1430	Liquidity ABOVE the Program Requirement	\$ 0		
1440	Liquidity BELOW the Program Requirement	\$ 0		



**Note:** Click the **Line Item Definitions** link for a detailed account explanation of each line item. Enter the line item number for which you would like to retrieve a definition and click the Search pushbutton.

**Step 1:** Verify that **Line Item 1270: Adjusted Net Worth** from the Net Worth Schedule is correct.

- If there are no errors, the data will be saved. Proceed to **Step 5**.
- If the Line Items are incorrect, proceed to **Step 2**.

**Step 2:** Return to the Net Worth by clicking the Net Worth Tab.

**Step 3:** Correct the appropriate Line Item (Adjusted Net Worth) on the Net Worth Schedule. This will most likely require changes to the Balance Sheet.

**Step 4:** Return to the Liquidity page by clicking the Liquidity tab. Repeat **Step 1**.

**Step 5:** Verify that **Line 111: Cash and Cash Equivalents**, **Line 132: Securities Available for Sale** and **Line 133: Trading Account Securities** from the Balance Sheet are correct.

- If there are no errors, the data will be saved. Click on the Data Collection Form link and proceed to **Section 5.6, Data Collection Form - General Information**.
- If the Line Items are incorrect, proceed to **Step 6**.

**Step 6:** Return to the Balance Sheet by clicking the Balance Sheet Tab.

**Step 7:** Correct the appropriate Line Items (Cash and Cash Equivalents, Securities Available for Sale and Trading Account Securities) on the Balance Sheet.

**Step 8:** Return to the Liquidity page by clicking the Liquidity Tab. Repeat **Step 5**.